

In re:  
Nedim Gunduz  
Debtor

Case No. 24-13867-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 07, 2025

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2025:

Recip ID	Recipient Name and Address
db	+ Nedim Gunduz, 1707 Solly Avenue, 2nd Floor, Philadelphia, PA 19152-2624
14940710	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14940734	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14940750	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 08 2025 00:05:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14940701	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 08 2025 00:15:25	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14940702	Email/PDF: bncnotices@becket-lee.com	Feb 08 2025 00:15:28	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14940703	Email/Text: rm-bknotices@bridgecrest.com	Feb 08 2025 00:05:00	Bridgecrest Acceptance Corp, Attn: Bankruptcy, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
14940706	EDI: CRFRSTNA.COM	Feb 08 2025 04:42:00	CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14940711	Email/Text: megan.harper@phila.gov	Feb 08 2025 00:05:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14940718	Email/Text: cfcbackoffice@contfinco.com	Feb 08 2025 00:04:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd Ste 400, Wilmington, DE 19808-2952
14940704	EDI: CAPITALONE.COM	Feb 08 2025 04:42:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14940705	EDI: CAPONEAUTO.COM	Feb 08 2025 04:42:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14940707	+ Email/Text: bankruptcycollections@citadelbanking.com	Feb 08 2025 00:05:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14940708	+ EDI: CITICORP	Feb 08 2025 04:42:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
14940709	EDI: CITICORP	Feb 08 2025 04:42:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14940712	Email/Text: bankruptcy@philapark.org	Feb 08 2025 00:05:00	City of Philadelphia, Parking Violation Branch,

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			PO Box 41819, Philadelphia, PA 19101-1819
14940713	+ EDI: WFNNB.COM	Feb 08 2025 04:42:00	Comenity Capital Bank, Attn: Bankruptcy, 12921 S Vista Station Blvd, Draper, UT 84020-2377
14940714	+ EDI: WFNNB.COM	Feb 08 2025 04:42:00	Comenity Capital Bank/PayPal Credit, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14940715	+ EDI: WFNNB.COM	Feb 08 2025 04:42:00	Comenity/Burlington, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14940716	+ EDI: WFNNB.COM	Feb 08 2025 04:42:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14940717	+ EDI: WFNNB.COM	Feb 08 2025 04:42:00	Comenitycapital/ross, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14940719	EDI: DISCOVER	Feb 08 2025 04:42:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14940720	EDI: CITICORP	Feb 08 2025 04:42:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14940721	+ EDI: BLUESTEM	Feb 08 2025 04:42:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14940722	Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 08 2025 00:04:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14940723	+ EDI: AMINFOFP.COM	Feb 08 2025 04:42:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14940724	+ EDI: PHINGENESIS	Feb 08 2025 04:42:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14940725	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 08 2025 00:04:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14940726	EDI: IRS.COM	Feb 08 2025 04:42:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14940727	Email/Text: PBNCNotifications@peritusservices.com	Feb 08 2025 00:04:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14940728	Email/Text: ml-ebn@missionlane.com	Feb 08 2025 00:04:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14940729	Email/Text: bankruptcy@oportun.com	Feb 08 2025 00:04:00	Oportun, Attn: Bankruptcy 2 Circle Star Way, San Carlos, CA 94070
14940730	Email/Text: fesbank@attorneygeneral.gov	Feb 08 2025 00:04:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14940736	Email/Text: ProsperBK@prosper.com	Feb 08 2025 00:04:00	Prosper Funding, Llc, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 300, San Francisco, CA 94105
14940731	EDI: PENNDEPTREV	Feb 08 2025 04:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14940731	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2025 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14942762	+ EDI: PENNDEPTREV	Feb 08 2025 04:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14942762	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2025 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14940732	^ MEBN	Feb 07 2025 23:40:52	Pennsylvania Office of General Counsel, 333

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			Market St Fl 17, Harrisburg, PA 17101-2210
14940733	Email/Text: bankruptcy@petalcard.com	Feb 08 2025 00:04:57	Petal 1 Rise, Attn: Bankruptcy, PO Box 105168, Atlanta, GA 30348-5168
14940735	Email/Text: bankruptcy@philapark.org	Feb 08 2025 00:05:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14940737	+ Email/Text: cs@securitycreditservicesllc.com	Feb 08 2025 00:04:00	Security Credit Services, Attn: Bankruptcy, PO Box 1156, Oxford, MS 38655-1156
14940738	EDI: SYNC	Feb 08 2025 04:42:00	Syncb/car Care Pep B, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14940739	EDI: SYNC	Feb 08 2025 04:42:00	Syncb/ebay, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14940740	+ EDI: SYNC	Feb 08 2025 04:42:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14940741	EDI: SYNC	Feb 08 2025 04:42:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14940742	EDI: SYNC	Feb 08 2025 04:42:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14940743	EDI: SYNC	Feb 08 2025 04:42:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14940744	+ EDI: SYNC	Feb 08 2025 04:42:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14940745	EDI: SYNC	Feb 08 2025 04:42:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14940747	EDI: TDBANKNORTH.COM	Feb 08 2025 04:42:00	Td Bank Na, Attn: Bankruptcy 1701 Route 70 East, Cherry Hill, NJ 08003
14940746	+ EDI: WTRRN BANK.COM	Feb 08 2025 04:42:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14940748	+ Email/Text: bankruptcy@bbandt.com	Feb 08 2025 00:04:00	Truist Bank, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-2374
14940749	Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 08 2025 00:05:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14940751	+ Email/Text: samnang.howard@velocitycu.com	Feb 08 2025 00:04:00	Velocity Credit Union, Attn: Bankruptcy, P.O. Box 1089, Austin, TX 78767-1089
14940752	+ EDI: AGFINANCE.COM	Feb 08 2025 04:42:00	WebBank/OneMain, Attn: Bankruptcy Attn: Bankruptcy, 215 South State Street , Suite 1000, Salt Lake City, UT 84111-2336
14940753	+ EDI: WFFC2	Feb 08 2025 04:42:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001
14940755	+ EDI: WFFC2	Feb 08 2025 04:42:00	Wells Fargo Personal Lines & Loan, Attn: Bankruptcy 1 Home Campus MACX2303, Des Moines, IA 50328-0001

TOTAL: 55

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14940754	*+	Wells Fargo Bank, NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

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TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2025 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Nedim Gunduz help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Nedim Gunduz</u>	Social Security number or ITIN	xxx-xx-4955
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-13867-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nedim Gunduz

2/6/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**